



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INVENTOR(S) : Keresman, III, et al.
TITLE : SECURE AND EFFICIENT PAYMENT
PROCESSING SYSTEM
APPLICATION NO. : 09/488,297
FILED : January 20, 2000
CONFIRMATION NO. : 4241
EXAMINER : Sandra S. Snapp
ART UNIT : 3624
LAST OFFICE ACTION : April 7, 2004
ATTORNEY DOCKET NO. : PRAZ 2 000001

AMENDMENT B

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The Examiner's communication dated April 7, 2004 has been received and carefully considered. In conformance with the applicable statutory requirements, the present paper constitutes a complete reply thereto and/or a bona fide attempt to advance the application to final action. It includes the following sections as indicated, each beginning on a separate sheet:

Amendments to the Claims; and,
 Remarks.

The application being presently in condition for allowance, reexamination and/or reconsideration of the claims is hereby requested, and an early indication of allowability is earnestly solicited.